

**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT DISTRICT OF PENNSYLVANIA  
HARRISBURG DIVISION**

In re: DELIA PABON

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Case No. 1:18-bk-04487

Debtor(s)

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Jack N. Zaharopoulos, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 10/23/2018.
- 2) The plan was confirmed on 06/12/2019.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on NA.
- 5) The case was completed on 09/25/2023.
- 6) Number of months from filing or conversion to last payment: 59.
- 7) Number of months case was pending: 60.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$14,960.00.
- 10) Amount of unsecured claims discharged without full payment: \$44,147.73.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

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**Receipts:**

Total paid by or on behalf of the debtor(s)	\$ 18,095.00	
Less amount refunded to debtor(s)	\$ 95.00	
<b>NET RECEIPTS</b>		<b>\$ 18,000.00</b>

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$ 2,500.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 1,255.05	
Other	\$ 0.00	
<b>TOTAL EXPENSES OF ADMINISTRATION</b>		<b>\$ 3,755.05</b>
Attorney fees paid and disclosed by debtor(s):	\$ 1,500.00	

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
SEAN P QUINLAN, ESQUIRE	Lgl	0.00	NA	NA	2,500.00	0.00
DISCOVER	Uns	1,393.00	1,453.24	1,453.24	204.87	0.00
RESURGENT CAPITAL SERVICES	Uns	900.00	900.71	900.71	126.96	0.00
MIDLAND CREDIT MGMT;	Uns	0.00	822.46	822.46	115.93	0.00
MIDLAND CREDIT MGMT;	Uns	1,175.00	1,175.75	1,175.75	165.74	0.00
CAPITAL ONE BANK	Uns	1,187.00	1,187.41	1,187.41	167.38	0.00
MIDLAND CREDIT MGMT;	Uns	0.00	1,926.50	1,926.50	271.56	0.00
MIDLAND CREDIT MGMT;	Uns	0.00	723.85	723.85	102.03	0.00
BECKET & LEE	Uns	2,458.00	2,458.46	2,458.46	346.54	0.00
BECKET & LEE	Uns	2,131.00	2,131.32	2,131.32	300.43	0.00
BECKET & LEE	Uns	0.00	9,287.43	9,287.43	1,309.16	0.00
PORTFOLIO RECOVERY	Uns	856.00	856.14	856.14	120.68	0.00
PORTFOLIO RECOVERY	Uns	2,233.00	2,233.44	2,233.44	314.83	0.00
PORTFOLIO RECOVERY	Uns	1,039.00	1,039.20	1,039.20	146.49	0.00
PORTFOLIO RECOVERY	Uns	2,267.00	2,267.02	2,267.02	319.56	0.00
QUANTUM3 GROUP, LLC	Uns	483.00	533.55	533.55	75.21	0.00
QUANTUM3 GROUP, LLC	Uns	222.00	265.56	265.56	37.43	0.00
PORTFOLIO RECOVERY	Uns	198.00	241.08	241.08	33.98	0.00

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**Scheduled Creditors:**

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
NATIONSTAR MORTGAGE LLC D/B/	Sec	0.00	NA	NA	0.00	0.00
VARIOUS HOLDINGS, LLC	Uns	0.00	1,815.86	1,815.86	255.97	0.00
TOYOTA FINANCIAL SERVICES	Sec	30,653.00	31,384.86	0.00	0.00	0.00
JEFFERSON CAPITAL SYSTEMS	Uns	224.00	262.58	262.58	37.01	0.00
MARINER FINANCE, LLC	Uns	0.00	3,177.27	3,177.27	447.87	0.00
PORTFOLIO RECOVERY	Uns	1,535.00	1,497.41	1,497.41	211.07	0.00
PORTFOLIO RECOVERY	Uns	1,247.00	1,210.75	1,210.75	170.67	0.00
PORTFOLIO RECOVERY	Uns	1,183.00	1,182.84	1,182.84	166.73	0.00
NAVIENT	Uns	57,847.00	60,322.26	60,322.26	8,503.07	0.00
NATIONSTAR MORTGAGE LLC D/B/	Sec	153,408.00	152,630.17	293.78	293.78	0.00
TOYOTA FINANCIAL SERVICES	Sec	22,976.00	NA	NA	0.00	0.00
AFFIRM INC	Uns	202.00	NA	NA	0.00	0.00
CHASE CARD SERVICES	Uns	784.00	NA	NA	0.00	0.00
EASTERN REVENUE INC	Uns	409.00	NA	NA	0.00	0.00
FAIR COLLECTIONS &	Uns	1,432.00	NA	NA	0.00	0.00
GENESIS BC/CELTIC BANK	Uns	686.00	NA	NA	0.00	0.00
MARINER FINANCE	Uns	3,053.00	NA	NA	0.00	0.00
MIDLAND FUNDING	Uns	1,927.00	NA	NA	0.00	0.00
MIDLAND FUNDING	Uns	1,176.00	NA	NA	0.00	0.00
MIDLAND FUNDING	Uns	724.00	NA	NA	0.00	0.00
TARGET	Uns	553.00	NA	NA	0.00	0.00

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**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 293.78	\$ 293.78	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL SECURED:</b>	\$ 293.78	\$ 293.78	\$ 0.00
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL PRIORITY:</b>	\$ 0.00	\$ 0.00	\$ 0.00
<b>GENERAL UNSECURED PAYMENTS:</b>	\$ 98,972.09	\$ 13,951.17	\$ 0.00

**Disbursements:**

Expenses of Administration	\$ 3,755.05	
Disbursements to Creditors	\$ 14,244.95	
<b>TOTAL DISBURSEMENTS:</b>		\$ 18,000.00

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 11/06/2023

By: /s/ Jack N. Zaharopoulos  
STANDING CHAPTER 13 TRUSTEE

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

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